

LOAN APPLICATION FORM



Application No.

LOAN APPLICATION FORM

EQUITAS SMALL FINANCE BANK LIMITED

No.769, Spencer Plaza, 4th Floor, Phase II, Annasalai,
 Chennai - 600 022. Tel 044 - 42995000, Fax : 044 - 42995050
 Toll Free : 1800 103 1222 CIN : U65191TN1993PLC025280
 Mail ID : Customerservice@equitasbank.com
 Website : www.equitasbank.com

Branch Name : _____
 Sourcing Emp. Name : _____
 Credit Emp. Name : _____

Relationship with Equitas

Member Non Member

Branch ID : _____ Center ID : _____

Member Name : _____ Member ID : _____

MFI Loan Cycle : 1 2 3 4 5 > 5

MFI Loan Status : Live Closed Closure Date : _____

Lead ID : _____

- Agri & Allied Products
 HL
 LAP
 TOP-UP
 BL Secured
 Commercial Property Purchase

APPLICANT	CO-APPLICANT-I	CO-APPLICANT-II	CO-APPLICANT-III
Please paste latest passport size photo of the Applicant. Photo to be signed across. Applicant sign below ↓	Please paste latest passport size photo of the Co-Applicant-1 Photo to be signed across. Co-Applicant-1 Sign below ↓	Please paste latest passport size photo of the Co-Applicant-2 Photo to be signed across. Co-Applicant-2 Sign below ↓	Please paste latest passport size photo of the Co-Applicant-3 Photo to be signed across. Co-Applicant-3 Sign below ↓
Signature	Signature	Signature	Signature

APPLICANT

Name : _____ (Mr./Mrs./Ms./Mx./Dr./Messers.)

Date of Birth /Incorporation:

Gender : Male Female Third Gender Marital Status : Single Married Others _____ (No. of Dependents)

Religion : _____ SC ST OBC GENERAL Minority Community Yes No Physically Challenged Yes No

Father's Name : _____

Mother's Maiden Name : _____

Spouse Name : _____

Aadhaar No : _____ GST Number : _____

PAN / GIR Number : _____ (If not available, please fill up Form 60/61 as applicable)

Driving License No : _____ Voter ID No. _____

Education : Non Graduate Graduate Post Graduate Professionally qualified (Doctors, CAs, Engineers etc)

Contact Details

Current Resi. Address : _____

City : _____ PIN Code : _____

State : _____ Mobile No. _____ Tel. No. _____

Email ID : _____

Permanant Resi. Address : _____ (If different from above)

City : _____ PIN Code : _____

State : _____ Mobile No. _____ Tel. No. _____

Current Office Address : _____

City : _____ PIN Code : _____

State : _____ Mobile No. _____ Tel. No. _____

Email ID : _____

Occupation Details :

Business : Trading Manufacturing Export / Import Services _____ Others _____

Business : CA Doctor Engineer Architect/Interior decorator Others _____

CO-APPLICANT-1 GUARANTOR

Name : _____ (Mr./Mrs./Ms./Mx./Dr./Messers.)
Relationship with applicant : _____ Date of Birth /Incorporation:
Gender : Male Female Third Gender Marital Status : Single Married Others _____ (No. of Dependents)
Religion : _____ SC ST OBC GENERAL Minority Community Yes No Physically Challenged Yes No
Father's Name : _____
Mother's Maiden Name : _____
Spouse Name : _____
Aadhaar No : _____ GST Number : _____
PAN / GIR Number : _____ (If not available, please fill up Form 60/61 as applicable)
Driving License No : _____ Voter ID No. _____
Education : Non Graduate Graduate Post Graduate Professionally qualified (Doctors, CAs, Engineers etc)
Contact Details
Current Resi. Address : _____

City : _____ PIN Code : _____
State : _____ Mobile No. _____ Tel. No. _____
Email ID : _____
Permanant Resi. Address : _____
(If different from above)
City : _____ PIN Code : _____
State : _____ Mobile No. _____ Tel. No. _____
Current Office Address : _____

City : _____ PIN Code : _____
State : _____ Mobile No. _____ Tel. No. _____
Email ID : _____
Occupation Details :
Business : Trading Manufacturing Export / Import Services _____ Others _____
Business : CA Doctor Engineer Architect/Interior decorator Others _____

CO-APPLICANT-2 GUARANTOR

Name : _____ (Mr./Mrs./Ms./Mx./Dr./Messers.)
Relationship with applicant : _____ Date of Birth /Incorporation:
Gender : Male Female Third Gender Marital Status : Single Married Others _____ (No. of Dependents)
Religion : _____ SC ST OBC GENERAL Minority Community Yes No Physically Challenged Yes No
Father's Name : _____
Mother's Maiden Name : _____
Spouse Name : _____
Aadhaar No : _____ GST Number : _____
PAN / GIR Number : _____ (If not available, please fill up Form 60/61 as applicable)
Driving License No : _____ Voter ID No. _____
Education : Non Graduate Graduate Post Graduate Professionally qualified (Doctors, CAs, Engineers etc)
Contact Details
Current Resi. Address : _____

City : _____ PIN Code : _____
State : _____ Mobile No. _____ Tel. No. _____
Email ID : _____
Permanant Resi. Address : _____
(If different from above)
City : _____ PIN Code : _____
State : _____ Mobile No. _____ Tel. No. _____
Current Officer Address : _____

City : _____ PIN Code : _____
State : _____ Mobile No. _____ Tel. No. _____
Email ID : _____
Occupation Details :
Business : Trading Manufacturing Export / Import Services _____ Others _____
Business : CA Doctor Engineer Architect/Interior decorator Others _____

CREDIT CARD DETAILS (if any) (Note : Strike if not applicable)

Credit Card Details				
Card Holders Name				
Card Issued By				
Card Limit				

VERNACULAR WITNESS, If applicable

I _____ S/o. D/o. W/o. _____ hereby declared that the contents of this application form were read and explained to me in _____ by _____ and i have understood the same

Witness Name _____ Signature _____

Address _____

Applicant Signature _____

LOAN DETAILS

Repayment Mode : SI PDC NACH Request Loan Amount _____ Loan Tenure _____ ROI% _____

FUND DETAILS

ESTIMATED REQUIREMENT OF FUNDS (Amount in Rupees)		ESTIMATED SOURCE OF FUNDS (Amount in Rupees)	
Land	Rs.	Land Requested	Rs.
Building	Rs.	Savings	Rs.
Extn./Improvement	Rs.	Sales of Assets	Rs.
Govt. Charges	Rs.	Family Funding	Rs.
Incidental Charges	Rs.	Others	Rs.
Total	Rs.	Total	Rs.

PSL DETAILS (For office use only)

1.Type of Customer: (to be filled only for primary applicant) Agricultarist Self employed/Business Salaried

2. Customer Sub Segment: (Plea fill only the relevant section based on type of customer selected ie agirculltarist or self employed)

(2a). Agricultarist

Other Farmer (More than 5 acres (2 hectare) of land holding) Small Farmer (2.5 acres to 5 acres (1-2 hectare) Marginal Farmer (Up to 2.5 acres (Upto 1 hectare)
 Tenant Farmer with lease agreement Agri Labourer (No land holding) Tenant Farmer based on Oral lease (No land holding)

(2b). Self employed / Business

Entrepreneur running a Micro Manufacturing Enterprise (Investment in Plant & Machinery not exceeding Rs. 25 Lakhs) Entrepreneur running a Micro Trading / Service Enterprise (Investment in Equipment not exceeding Rs.10 Lakhs)
 Entrepreneur running a Small Manufacturing Enterprise (Investment in Plant & Machinery > 25 Lakhs but < 5 crore) Entrepreneur running a Small Trading / Service Enterprise (Investment in Equipment > 10 Lakhs but < 2 Crore)
 Entrepreneur running a Medium Manufacturing Enterprise (Investment in Plant & Machinery > 5 crores but < 10 crores) Entrepreneur running a Medium Trading / Service Enterprise (Investment in Equipment > 2 Crores but < 5 Crores)

(2c) Please tick as applicable based on customer profile (only for primary applicant)

Artisans/ Individuals running Village and cottage industries requesting a credit facility of maximum 1 Lakh Government notified Minority communities (please tick as applicable):
 Individual Women Entrepreneur requesting a credit facility of maximum 1 Lakh
 Scheduled Caste and Scheduled Tribes Muslims Sikhs Christians
 Distressed farmers indebted to non-institutional lenders Buddhists Zoroastrians (Parsis) Jains
 Distressed persons requesting a credit facility of maximum 1 Lakh to repay their debt to non-institutional lenders
 Persons with disabilities

3. Loan Purpose / End use of funds :

(3a). For agricultarist

Crop Cultivation Purchase of Agriculture implements & Machinery Purchase of land for Agricultural Purpose Construction of storage facilities
 For the purpose of post-harvest activities including labour cost Soil conservation and watershed development including bore well Purchase of cattle
 Repayment of distressed loans to non-institutional lenders Purchase of Agri inputs

(3b). For Self employed / Business

Setting up a new business unit Modernization / renovation of existing business unit Erecting Plant & manufacturing equipment
 Purchase of land & construction of factory Purchase of fixed assets including vehicles Working capital needs
 Debt consolidation Education Marriage Medical Expenses Assesst Acquisition Others(Pls.Specify)
 Home Purchase Home Construction Home Renovation Home Improvement

Notes:

- Application forms complete in all respects will be processed within 14 days from the date of receipt of application form.
- Wherever additional information / documentation is required to process the application form, the same shall be intimated to the customer within 14 days from the date of receipt of the application form.
- The rate of interest will be different for different categories of borrowers based on the individual credit and risk profiles and based on the interest rate model disclosed in the bank.
- Interest rates are subject to change at the sole discretion of the bank.

4. If the customer is a Farmer and fall within the category of Other Farmer/Small Farmer/Marginal Farmer

Ownership Type : Joint Extent of own agricultural land (in acres) _____
 Land Owner name : _____ (If Joint), Joint Land Owner Name : _____
 Agri Land Address : _____
 City : _____ PIN Code : _____
 State : _____ Mobile No. _____ Landmark : _____
Type of Agriculture Activity : Food & Agro Processing Dairy Bee Keeping Sericulture Forestry Fisheries Poultry
 Animal Husbandary Farming Horticulture Other Allied Activities Please specify _____

5. Value of Investment in Plant & Machinery /Equipments INR _____

DETAILS OF COLLATERALS SECURITIES OFFERED

Property Owner Name : _____ Contact No. _____
 Address : _____ PIN Code : _____
 State : _____ Landmark : _____
 Age of property _____ Land Area _____ Built up Area _____ UDS _____
 Type of property : Individual Independant House Aparments Commercial Industrial Vacant Plot Others _____
 Occupational Status : Self-Occupied Rented Vacant Others _____

REFERENCE

Name : _____ Name : _____
 Mobile : _____ Mobile : _____
 Email : _____ Email : _____
 Relationship with the Borrower: _____ Relationship with the Borrower: _____
 Address : _____ Address : _____

CUSTOMER DECLARATION IN RESPECT OF RELATIONSHIP WITH DIRECTOR / SENIOR MANAGEMENT OF THE BANK / OFFICER OF THE BANK /ANY OTHER BANK

1. I am a director / promoter of Equitas Small Finance Bank (or) We are a firm in which Director/s of Equitas Small Finance Bank is a partner/manager/employee/ guarantor. (or) we are a company in which Director/s of Equitas Small Finance Bank Limited is also a director, managing agent, manager, employee, or guarantor or holds substantial interest. Yes No
 2. I am a director of any other bank* (or) we are a firm in which any director of other bank* is interested as partner/guarantor (or) we are a company in which any of the directors of other bank* holds substantial interest or is interested as a director or as a guarantor. Yes No If Yes, Name of the Bank _____
 3. I/we am/are a relative of director / promoter of Equitas Small Finance Bank or other bank* or Senior Management of Equitas Small Finance Bank or employee # of Equitas Small Finance Bank (or) we are a firm (Partnership / Hindu Undivided Family) in which any relative of director / promoter of Equitas Small Finance Bank / other Bank* / Senior Management of Equitas Small Finance Bank / employee # of Equitas Small Finance Bank is interested as a partner/ guarantor (or) we are a company in which any relative of the director / promoter of Equitas Small Finance Bank / Other Bank* / Senior Management of Equitas Small Finance Bank / employee # of Equitas Small Finance Bank hold substantial interest or is interested as a director or guarantor. Yes No
 4. Holding 10 percent of paid-up equity shares of Equitas Small Finance Bank Yes No
- If Yes, for any of the clauses above, please mention the details below:
 I/We declare that I /we am / are related to the Director (s) / Promoter and or Senior Management/employee of Equitas Small Finance Bank or any other Bank specified hereto

S.No.	Name of the Person	Designation	Name of the Bank	Relationship

*including Directors of Scheduled co-operative banks, directors of subsidiaries / trustees subsidiaries/trustees of mutual funds/venture capital funds.
 # Loan Approval authority, or any committee comprising inter alia, an approval authority as member
 \$ Definition of Relative : Spouse, Father, Mother, son, son's wife, daughter, daughter's husband, Brother,Brother's wife,sister, sister's husband, Brother of the spouse
 Note: If the declaration made with reference to the above is found to be false, then the bank shall be entitled to reject, revoke and/or recall the credit facility.

Signature : _____
 Applicant Co -Applicant-1 Co -Applicant-2 Co -Applicant-3

Acknowledgment of Loan Application Form Date : DD MM YYYY

Application No. _____
 Name of the applicant : _____
 Loan amount requested for ₹ _____

equitas
 Equitas Small Finance Bank
 No.769, Spencer Plaza, 4th Floor, Phase II, Annasalai,
 Chennai - 600 022. Tel 044 - 42995000, Fax : 044 - 42995050
 Toll Free : 1800 103 1222 / CIN: U65191TN1993PLC025280
 Mail ID : Customerservice@equitasbank.com
 Website : www.equitasbank.com

We have received a Cheque/Draft No _____ for ₹ _____ drawn on _____ towards the application fee payable.
 * In case of dishonor of the cheque, the loan application is liable to be rejected at the soul discretion of the bank ** (Subject to realisation)
 In case of any queries relating to your application, please contact _____ Your Sales Executive / Relationship manager at _____
 For any queries / issues related to services provided by Equitas Finance Ltd or its outside service providers, you may please contact us on the hone number/email id provide on back of this sheet.
 ***Disclaimer : This does not purport to be a sanction of the loan by the bank

BUYERS DECLARATION ONLY FOR HOME LOANS

I _____ have approached you with a request to provide loan facility for the purchase of an immovable property described below, from Mr/Mrs/Ms/M/s _____ (seller).

I confirm the following in respect of the seller:

- 1) He/she is not a Foreign national either resident or resident outside India or a citizen of Pakistan, Bangladesh, Sri Lanka, Afghanistan, China, Iran, Nepal, Bhutan, Macau or Hong Kong and Democratic People's Republic of Korea.
- 2) I further confirm that the seller is not a body corporate or branch or agency incorporated outside India or owned or controlled by a person resident outside India.

In case of the seller falling under any of the above categories, I undertake to provide you written approval from the Reserve Bank of India within 10 days from the date of submission of my application for loan. On my failure to produce the approval from the Reserve Bank of India, you shall be at liberty to reject my application for loan without any reference to me.

Signature : _____
 Applicant Co -Applicant-1 Co -Applicant-2 Co -Applicant-3

SELF DECLARATION

1. I hereby apply for a Loan facility as indicated above and declare that all the particulars furnished by me including information furnished by the Bank or given in the application form is true, correct and complete in all respects.
2. I have not withheld/suppressed any information on my financial position/any other information which might affect the decision making of the Bank on this application.
3. I have read the Application Form and I am fully aware of all the terms and conditions of availing the finance from the Bank.
4. I understand and agree that the sanction and / or disbursement of the loan / finance is at the absolute and sole discretion of the Bank and is upon executing necessary securities / documents by me. In case this application is rejected for whatsoever reasons.
5. I understand that the Bank reserves the right to seek any information from any source or to give any information and/or assign any work to any third party at its sole discretion in connection with the facility required by me.
6. I will not hold the Bank to retain or its associates responsible for use of such information by any person / organisation. The Bank reserves the right that the photographs and documents submitted with this application and will not return the same to me applicant at any point of time.
7. I further agree that this loan shall be governed by the credit approval norms of the Bank as in force from time to time. I am aware that the processing fees and the applicable taxes collected from me is non refundable under any circumstances.
8. I understand that all charges pertaining to the loan like processing fees and/or prepayment penalty and/or any other charges mentioned in the sanction letter are to be borne by me.
9. I hereby declare that I am not a director or specified near relation of a director of a banking company.
10. I authorize the Bank to share information relating to facilities availed by me with any Credit Bureaus, Credit Reference Agencies.
11. I authorize the Bank to share information relating to facilities availed by me with any Credit Bureaus, Credit Reference Agencies, Credit Information Companies or any other entity formed and authorized by RBI for the purpose of collecting, collating and disseminating credit information pertaining to borrowers. Accordingly I give consent to disclose information to such entities.
12. I hereby confirm that I or any of my / our family member / close relative is not a politically exposed person as defined by the Bank guidelines of RBI.
13. I further declare and undertake to intimate the Bank immediately upon any change in the above status.
14. I hereby declare that I do not have any credit facilities nor any account with other branches / banks / FIs other than the details mentioned above.
15. I hereby declare that I am not defaulter(s) to any Bank / financial Institution.
16. I hereby permit to share my personal KYC details with Central KYC Registry.
17. I hereby consent to receiving information from Central KYC Registry through SMS/Email on the above registered number/email address.
18. I have no objection in receiving information about my loans over phone /through SMS and/or by Email.

I undertake that the loan amount availed by me from you shall not be utilised by me for the following purposes:

- a) Purchase of gold in any form including primary gold, gold bullion, gold jewellery, gold coins, Units of Gold Exchange Traded Funds (GETF), Units of Gold Mutual Funds.
- b) In speculative, anti-social and illegal activities.
- c) Acquisition of/investing in Small Savings Instruments including Kisan Vikas Patra and for the purchase of your bank's shares and securities and/or also to increase my stake as promoter in any company that I may be associated with.
- d) Setting up of manufacturing units for the manufacture of aerosol units using Chlorofluorocarbon (CFC).
- e) Subscribing to Indian Depository Receipts.
- f) Buy back of shares / securities

In an event of the loan amount having been found by you or concerned authorities having been utilised for one or all of the aforesaid purpose/s, such violation shall be construed as an event of default under the loan agreement and I am liable to settle the loan contract in full forthwith failing which you are at liberty to proceed against me and other parties to the loan contract and the hypothecated/immovable property under the loan contract without any reference to me.

This undertaking shall be treated as part and parcel of my loan agreement with you.

I hereby agree to accept communication related to my loan or other loan products through email and SMS or in any other electronic form as the bank may deem fit.

I am aware that the execution of the loan document may also be through the digital process and for the said purpose the bank may retrieve my personal data from UIDAI database through Aadhar based authentication and I give my consent for the same as part of the loan.

TABLE OF CHARGES

	HF	LAP
Processing Fees	1%(for Self-employed cases greater than 50 lakhs) 0.75% (for salaried cases) 0.50% (for Preferred corporates) 2% for others	Upto 2%
Admin Fee	0.15%	0.15%
Login Fee (Non-refundable and part of processing fees)	Rs. 2000/-	Rs. 2000/-
CERSAI Charges	Rs 50/- for all loans up to Rs 5 Lakhs and Rs 100/- for all other loans	Rs 50/- for all loans up to Rs 5 Lakhs and Rs 100/- for all other loans
Part Pre-Payment Charges (Fixed ROI period)	Nil	3% on the Prepaid amount
Part Pre-Payment Charges excluding corporate borrowers (Floating ROI period)	Nil	Nil
Foreclosure Charges (Fixed ROI Period)	2% on the future principle amount	Own fund 3% Switch fund 5% (BT to other institution) (on the future principle amount)
Part Pre-Payment Charges excluding corporate borrowers (Floating ROI period)	Nil	Nil
Cheque Bouncing Charges	Rs.500/-	Rs.500/-
Delayed Payment Charges	24% per annum for the delayed days from EMI bounced date till the date of payment	36% per annum for the delayed days from EMI bounced date till the date of payment
Field Visit Charges	Rs. 250 per visit for EMI collection	Rs. 250 per visit for EMI collection
Documentation Charges	Rs. 1150/-	Rs. 1150/-
PDC Swap Charges	Nil	Nil
Charges for providing photocopy of documents	Nil	Rs. 500/-
Charges for providing statement of accounts	Nil	Nil

All the above charges are excluding GST. GST would be charged wherever applicable.

Documents to be provided: Income proof: 3 to 6 months bank statement, IT return or Form 16, Salary slip / certificate ID Proof: Passport/ Pan card / Voter ID / Aadhar card / Driving License / (Subject to ESFB satisfaction) / Letter from Recognized public authority or public servant verifying the identity and residence.

Address proof: Ration card / Telephone bill / Bank passport or account statement / Electricity bill / Aadhar card / Voter ID / Letter from any recognized public authority. Age Proof: Voter ID / Driving License / Pan Card / Passport / Mark List / Transfer Certificate.

This Application is free of cost. You do not have to pay anybody to get this. Please obtain receipts for all your payments. The Bank is not responsible for any payment made without receipt.

Date:

Place:

Signature : _____
 Applicant Co -Applicant-1 Co -Applicant-2 Co -Applicant-3